

To:
Financial Supervision Commission
Investment Activity Supervision Department
16 Budapest Str.
Sofia

CC:
Bulgarian Stock Exchange – Sofia Ad
6 Tri Ushi Str.
Sofia

23 December 2025

Re: Disclosure of Information by First Investment Bank AD pursuant to Regulation (EU) No. 575/2013 and Implementing Regulation (EU) 2021/637

Dear Sirs,

Please find attached Disclosure of Information by First Investment Bank AD pursuant to Regulation (EU) No. 575/2013 for the third quarter of 2025 on consolidated basis.

This disclosure of information was prepared in compliance with the requirements of Part Eight of Regulation (EU) No. 575/2013 and of Implementing Regulation (EU) 2021/637.

(signed)
Nikola Bakalov
Chief Executive Officer

(signed)
Svetozar Popov
Executive Director

INFORMATION DISCLOSURE
Pursuant to Regulation (EU) № 575/2013

(on consolidated basis)

FIRST INVESTMENT BANK AD
FOR THIRD QUARTER 2025

SEPTEMBER 2025

TABLE OF CONTENTS

1. DISCLOSURE OF KEY METRICS	3
1.1. TEMPLATE EU KM1 — KEY METRICS	3
2. DISCLOSURE OF LIQUIDITY REQUIREMENTS	5
2.1. TEMPLATE EU LIQ1 — QUANTITATIVE INFORMATION OF LCR	5
2.2. TABLE EU LIQB — ON QUALITATIVE INFORMATION ON LCR, WHICH COMPLEMENTS TEMPLATE EU LIQ1	7
3. DISLOSURE OF CAPITAL REQUIREMENTS AND TOTAL RISK EXPOSURE AMOUNTS	8
3.1. TEMPLATE EU OV1 — OVERVIEW OF TOTAL RISK EXPOSURE AMOUNTS.....	8

This disclosure of information was prepared pursuant to and in compliance with the requirements of Part Eight of Regulation (EU) No. 575/2013 of the European Parliament and of the Council on prudential requirements for credit institutions (Regulation (EU) No. 575/2013), and of Commission Implementing Regulation (EU) 2024/3172 of 29 November 2024 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to public disclosures by institutions of the information referred to in Part Eight, Titles II and III, of that Regulation, and repealing Commission Implementing Regulation (EU) 2021/637.

1. DISCLOSURE OF KEY METRICS

1.1. TEMPLATE EU KM1 — KEY METRICS

The table below contains information on the key metrics referred to in Article 447 of Regulation (EU) No 575/2013, presented in template EU KM1 from Commission Implementing Regulation (EU) 2024/3172:

BGN Thousands		30.9.2025	30.6.2025	31.3.2025	31.12.2024	30.9.2024
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	1 768 130	1 780 263	1 588 691	1 609 509	1 523 402
2	Tier 1 capital	2 022 388	2 034 521	1 842 949	1 863 767	1 777 660
3	Total capital	2 034 555	2 047 171	1 856 077	1 877 367	1 791 743
	Risk-weighted exposure amounts					
4	Total risk exposure amount	9 520 923	9 300 857	9 197 695	8 920 965	8 471 619
4a	Total risk exposure pre-floor	9 520 923	9 300 857	9 197 695		
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	18.57%	19.14%	17.27%	18.04%	17.98%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	0.00%	0.00%	0.00%		
6	Tier 1 ratio (%)	21.24%	21.87%	20.04%	20.89%	20.98%
6b	Tier 1 ratio considering unfloored TREA (%)	0.00%	0.00%	0.00%		
7	Total capital ratio (%)	21.37%	22.01%	20.18%	21.04%	21.15%
7b	Total capital ratio considering unfloored TREA (%)	0.00%	0.00%	0.00%		
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.45%	2.45%	2.35%	2.35%	2.35%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1.38%	1.38%	1.32%	1.32%	1.32%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1.84%	1.84%	1.76%	1.76%	1.76%
EU 7g	Total SREP own funds requirements (%)	10.45%	10.45%	10.35%	10.35%	10.35%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%

EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	1.84%	1.85%	1.84%	1.84%	1.84%
EU 9a	Systemic risk buffer (%)	3.00%	3.00%	3.00%	3.00%	3.00%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 10a	Other Systemically Important Institution buffer (%)	0.75%	0.75%	0.75%	0.75%	0.75%
11	Combined buffer requirement (%)	8.09%	8.10%	8.09%	8.09%	8.09%
EU 11a	Overall capital requirements (%)	18.54%	18.55%	18.44%	18.44%	18.44%
12	CET1 available after meeting the total SREP own funds requirements (%)	1 208 300	1 233 373	1 053 385	1 090 309	1 030 354
Leverage ratio						
13	Total exposure measure	18 159 778	17 424 745	17 410 522	17 262 278	16 104 640
14	Leverage ratio (%)	11.14%	11.68%	10.59%	10.80%	11.04%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0	0	0	0	0
EU 14b	of which: to be made up of CET1 capital (percentage points)	0	0	0	0	0
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%	3.00%	3.00%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	5 284 597	4 577 890	4 911 489	5 406 403	4 914 457
EU 16a	Cash outflows - Total weighted value	2 172 329	2 099 174	2 299 107	2 371 343	2 016 894
EU 16b	Cash inflows - Total weighted value	491 287	851 890	916 395	350 747	353 943
16	Total net cash outflows (adjusted value)	1 681 042	1 247 284	1 382 712	2 020 596	1 662 951
17	Liquidity coverage ratio (%)	314.36%	367.03%	355.21%	267.56%	295.53%
Net Stable Funding Ratio						
18	Total available stable funding	15 317 698	14 748 482	14 370 941	14 236 906	13 376 810
19	Total required stable funding	9 893 964	9 712 280	9 363 363	9 027 018	8 725 551
20	NSFR ratio (%)	154.82%	151.85%	153.48%	157.71%	153.31%

2. DISCLOSURE OF LIQUIDITY REQUIREMENTS

2.1. TEMPLATE EU LIQ1 — QUANTITATIVE INFORMATION OF LCR

The table below contains information on the liquidity requirements referred to in Article 451a of Regulation (EU) No 575/2013, presented in template EU LIQ1 from Commission Implementing Regulation (EU) 2024/3172:

BGN Thousands	Quarter ending on (DD Month YYYY)	Total unweighted value (average)				Total weighted value (average)			
		30.9.2025	30.6.2025	31.3.2025	31.12.2024	30.9.2025	30.6.2025	31.3.2025	31.12.2024
EU 1a									
EU 1b	Number of data points used in the calculation of averages	3	3	3	3	3	3	3	3
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					5 284 597	4 793 830	5 203 759	4 954 229
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	11 424 300	10 855 037	10 586 345	10 448 889	963 996	898 500	865 955	894 175
3	Stable deposits	11 029 095	10 498 797	10 246 305	10 046 508	849 581	808 820	791 726	777 374
4	Less stable deposits	395 205	356 240	340 040	402 381	114 415	89 680	74 229	116 801
5	Unsecured wholesale funding	2 652 670	2 831 832	3 309 027	2 811 794	1 097 525	1 175 696	1 372 539	1 192 223
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	0	0	0	0	0	0	0	0
7	Non-operational deposits (all counterparties)	2 652 670	2 831 832	3 309 027	2 811 794	1 097 525	1 175 696	1 372 539	1 192 223
8	Unsecured debt	0	0	0	0	0	0	0	0
9	Secured wholesale funding					0	0	0	0
10	Additional requirements	1 315 573	1 234 620	1 175 130	1 115 888	110 808	103 132	97 679	92 528
11	Outflows related to derivative exposures and other collateral requirements	0	0	0	0	0	0	0	0
12	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13	Credit and liquidity facilities	1 315 573	1 234 620	1 175 130	1 115 888	110 808	103 132	97 679	92 528

14	Other contractual funding obligations	0	0	0	0	0	0	0	0
15	Other contingent funding obligations	0	0	0	0	0	0	0	0
16	TOTAL CASH OUTFLOWS					2 172 329	2 177 328	2 336 173	2 178 926
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	20 146	200 622	183 453	3 435	20 146	200 622	183 453	3 435
18	Inflows from fully performing exposures	505 460	701 113	494 719	416 460	471 141	659 861	463 918	384 247
19	Other cash inflows	0	0	0	0	0	0	0	0
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					0	0	0	0
EU-19b	(Excess inflows from a related specialised credit institution)					0	0	0	0
20	TOTAL CASH INFLOWS	525 606	901 735	678 172	419 895	491 287	860 483	647 371	387 682
EU-20a	Fully exempt inflows	0	0	0	0	0	0	0	0
EU-20b	Inflows subject to 90% cap	0	0	0	0	0	0	0	0
EU-20c	Inflows subject to 75% cap	525 606	901 735	678 172	419 895	491 287	860 483	647 371	387 682
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					5 284 597	4 793 830	5 203 759	4 954 229
22	TOTAL NET CASH OUTFLOWS					1 681 042	1 316 845	1 688 802	1 791 244
23	LIQUIDITY COVERAGE RATIO					314.36%	364.04%	308.13%	276.58%

2.2. TABLE EU LIQB — ON QUALITATIVE INFORMATION ON LCR, WHICH COMPLEMENTS TEMPLATE EU LIQ1

The table below contains information on the liquidity requirements referred to in Article 451a of Regulation (EU) No 575/2013, presented in template EU LIQB from Commission Implementing Regulation (EU) 2024/3172:

Row number	Qualitative information - Free format	
a	Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time	<p>In accordance with the requirements of Commission Delegated Regulation (EU) 2015/61 the Bank's liquidity buffer consists of coins and banknotes, withdrawable reserves with the central bank, central government assets, and high-quality corporate bonds.</p> <p>Liquidity inflows consist of receivables from retail clients and non-financial customers on performing loan exposures, nostro accounts, overnight deposits and reverse repo deals. The biggest share is due to inflows from nostro accounts and overnight deposits payable by financial customers.</p> <p>Liquidity outflows consist mainly of withdrawals of demand deposits and term deposits, and draws on loans.</p>
b	Explanations on the changes in the LCR over time	Over the reporting period the LCR was in the range of 294%-314%. There was increase on average with 59% compared to the previous quarter, due to increase in net outflows.
c	Explanations on the actual concentration of funding sources	Retail deposits are the Bank's main source of funding. The deposit base is characterised by a low concentration of attracted funds from a specific client or group of clients.
d	High-level description of the composition of the institution's liquidity buffer.	In accordance with the requirements of Commission Delegated Regulation (EU) 2015/61 the Bank's liquidity buffer consists of coins and banknotes, withdrawable reserves with the central bank, central government assets, and high-quality corporate bonds.
e	Derivative exposures and potential collateral calls	As at 30.09.2025, the Bank had no outflows related to derivative exposures.
f	Currency mismatch in the LCR	As at 30.09.2025, the Bank had no currency mismatch, and maintains its liquidity buffer within levels that are sufficient to cover the Bank's liabilities in different currencies during a stressed period.
g	Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile	The are no other significant elements used for calculating the LCR which have not been reflected in the liquidity template.

3. DISCLOSURE OF CAPITAL REQUIREMENTS AND TOTAL RISK EXPOSURE AMOUNTS

3.1. TEMPLATE EU OV1 — OVERVIEW OF TOTAL RISK EXPOSURE AMOUNTS

The table below contains information on the capital requirements and the risk-weighted exposure amounts referred to in Article 438 of Regulation (EU) No 575/2013, presented in template EU OV1 from Commission Implementing Regulation (EU) 2024/3172:

BGN Thousands		Total risk exposure amounts (TREA)		Total own funds requirements
		30.9.2025	30.6.2025	30.9.2025
1	Credit risk (excluding CCR)	8 727 997	8 507 631	698 240
2	Of which the standardised approach	8 727 997	8 507 631	698 240
3	Of which the Foundation IRB (F-IRB) approach			
4	Of which slotting approach			
EU 4a	Of which equities under the simple riskweighted approach			
5	Of which the Advanced IRB (A-IRB) approach			
6	Counterparty credit risk - CCR			
7	Of which the standardised approach			
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP			
9	Of which other CCR			
10	Credit valuation adjustments risk - CVA risk			
10a	Of which the standardised approach (SA)			
10b	Of which the basic approach (F-BA and R-BA)			
10c	Of which the simplified approach			
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
15	Settlement risk			
16	Securitisation exposures in the non-trading book (after the cap)			
17	Of which SEC-IRBA approach			
18	Of which SEC-ERBA (including IAA)			
19	Of which SEC-SA approach			
EU 19a	Of which 1 250 % / deduction			
20	Position, foreign exchange and commodities risks (Market risk)	5 713	6 013	457
21	Of which the Alternative standardised approach (A-SA)			
EU 21a	Of which the Simplified standardised approach (S-SA)	5 713	6 013	457
22	Of which Alternative Internal Model Approach (A-IMA)			
EU 22a	Large exposures			
23	Reclassifications between the trading and non-trading books			

24	Operational risk	787 213	787 213	62 977
EU 24a	Exposures to crypto-assets			
25	Amounts below the thresholds for deduction (subject to 250 % risk weight)			
26	Not applicable			
27	Not applicable			
28	Not applicable			
29	Total	9 520 923	9 300 857	761 674

The information on capital requirements and the risk-weighted exposure amounts referred to in Article 438, point h) of Regulation (EU) No 575/2013 is not applicable to the Bank.